

**Information to identify the case:**

Debtor 1	<u>Keon King</u>	Social Security number or ITIN	xxx-xx-4778
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Cathy King</u>	Social Security number or ITIN	xxx-xx-6672
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-31897-SLM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Keon King

Cathy King  
aka Cathy Lee-Chen

1/5/22

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Keon King  
Cathy King  
Debtors

Case No. 16-31897-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 05, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Keon King, Cathy King, 37 Brandon Ave, Livingston, NJ 07039-1301
cr	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013
cr	+ Toyota Motor Credit Corporation, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516561047	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518747982	+ DEPT OF ED/ MOHELA, PO BOX 790233, ST LOUIS MO 63179-0233
516502117	+ Equifax, PO BOX 740241, Atlanta, GA 30374-0241
516502118	+ Experian, PO BOX 9701, Allen, TX 75013-9701
516502119	+ Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
516502120	+ Fedloan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
516502122	+ First Data, 265 Broad Hollow R, Melville, NY 11747-4833
516502121	+ First Data, 5565 Glenridge, Connector NE Ste 2000, Atlanta, GA 30342-1335
516502123	+ First Data Global Leasing, P O Box 173845, Denver, CO 80217-3845
516502125	Janet Heller, C/O Heller Properties, llc, Providence, RI 02903
516502126	+ Mb Fin Svcs, P.o. Box 961, Roanoke, TX 76262-0961
516710711	+ Mintaka Financial, LLC, PO Box 2149, Gig Harbor, WA 98335-4149
516502127	+ Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
516502131	+ Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5363
516502133	+ PSE&G, PO BOX 14444, New Brunswick, NJ 08906-4444
516502134	+ Quest Diagnostic Inc, 1 Malcolm Ave., Teterboro, NJ 07608-1070
516502135	+ RMB Inc., 409 Bearden Park Circle, Knoxville, TN 37919-7406
516626401	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
516502137	State of New Jersey, Division of Revenue, PO BOX 262, Trenton, NJ 08646-0262
516502138	+ State of New York Department of Taxation, 66 John St, New York, NY 10038-3735
516502139	+ Township of Bloomfield, 1 Municipal Plaza, Bloomfield, NJ 07003-3470
518611843	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516562713	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516529870	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516502141	+ Trans Union, PO BOX 2000, Chester, PA 19016-2000
516710849	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184
518733177	+ US Department of Education/MOHELA, 633 Spirit Dr, Chesterfield, MO 63005-1243
516502143	Wells Fargo Home Mortgage, Written Correspondence Resolutions, Mac#2302-04e Pob 10335, DesMoines, IA 50306
516502116	+ eLease, 538 1st Ave. North, Saint Petersburg, FL 33701-3702

TOTAL: 32

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 05 2022 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 05 2022 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516561047	Email/PDF: bncnotices@becket-lee.com	Jan 05 2022 20:35:02	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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516644725	EDI: AIS.COM	Jan 06 2022 01:23:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516502109	+ EDI: AMEREXPR.COM	Jan 06 2022 01:23:00	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516502108	+ EDI: AMEREXPR.COM	Jan 06 2022 01:23:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516502111	EDI: CAPITALONE.COM	Jan 06 2022 01:23:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
516502110	+ EDI: CAPITALONE.COM	Jan 06 2022 01:23:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516613953	EDI: CAPITALONE.COM	Jan 06 2022 01:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516502114	+ EDI: CITICORP.COM	Jan 06 2022 01:23:00	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
516502115	+ EDI: CITICORP.COM	Jan 06 2022 01:23:00	Citibank/Best Buy, Po Box 6241, Sioux Falls, SD 57117-6241
516502124	EDI: IRS.COM	Jan 06 2022 01:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516502112	EDI: JPMORGANCHASE	Jan 06 2022 01:23:00	Chase, PO Box 15153, Wilmington, DE 19886-5153
516502113	EDI: JPMORGANCHASE	Jan 06 2022 01:23:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850
516502129	Email/Text: bankruptcy@nationalcreditsystems.com	Jan 05 2022 20:30:00	National Credit System, 3750 Naturally Fresh Blv, Atlanta, GA 30349
516502128	Email/Text: bankruptcy@nationalcreditsystems.com	Jan 05 2022 20:30:00	National Credit System, Po Box 31215, Atlanta, GA 31131
516502130	+ EDI: NAVIENTFKASMSERV.COM	Jan 06 2022 01:23:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
516609062	EDI: NAVIENTFKASMSERV.COM	Jan 06 2022 01:23:00	Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640
516502132	Email/Text: bankruptcy@pawneeleasing.com	Jan 05 2022 20:30:00	Pawnee Leasing Corp., 700 Centre St., Fort Collins, CO 80526
516725959	Email/Text: bankruptcy@pawneeleasing.com	Jan 05 2022 20:30:00	Pawnee Leasing Corporation, 3801 Automation Way, Ste 207, Fort Collins, CO 80525
516725365	EDI: PRA.COM	Jan 06 2022 01:23:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516502136	+ Email/Text: ebn@rwjbh.org	Jan 05 2022 20:31:00	St. Barnabas Medical Center, 94 Old Short Hills Rd, Livingston, NJ 07039-5668
516502140	+ EDI: TFSR.COM	Jan 06 2022 01:23:00	Toyota Financial Serv, Attn Bankrutpcy Dept, 5005 N. River Blvd, Cedar Rapids, IA 52411-6634
518611843	Email/PDF: bncnotices@becket-lee.com	Jan 05 2022 20:35:54	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516502142	EDI: VERIZONCOMB.COM	Jan 06 2022 01:23:00	Verizon, PO Box 4833, Trenton, NJ 08650-4833
516502144	EDI: WFFC.COM	Jan 06 2022 01:23:00	Wells Fargo Home Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701
516580467	+ EDI: WFFC.COM	Jan 06 2022 01:23:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663

TOTAL: 27

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	DEPT OF ED / MOHELA, PO BOX 790233, ST. LOUIS, MO 63179-0233

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Wells Fargo Bank N.A. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Francesca Ann Arcure	on behalf of Creditor Toyota Motor Credit Corporation farcure@hillwallack.com NJ_ECF_Notices@McCalla.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
Scott E. Tanne	on behalf of Joint Debtor Cathy King ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com
Scott E. Tanne	on behalf of Debtor Keon King ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com

TOTAL: 6